

MORRILL BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1058165	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$538	\$599	11.4%		
Loans	\$283	\$301	6.5%		
Construction & development	\$34	\$32	-6.3%		
Closed-end 1-4 family residential	\$34	\$32	-4.2%		
Home equity	\$4	\$5	24.2%		
Credit card	\$1	\$1	22.5%		
Other consumer	\$5	\$4	-11.0%		
Commercial & Industrial	\$52	\$60	13.9%		
Commercial real estate	\$81	\$90	11.6%		
Unused commitments	\$93	\$69	-25.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-31.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$224	\$267	18.9%		
Cash & balances due	\$5	\$7	28.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$481	\$540	12.1%		
Deposits	\$346	\$439	27.1%		
Total other borrowings	\$134	\$99	-25.9%		
FHLB advances	\$96	\$40	-58.0%		
Equity					
Equity capital at quarter end	\$56	\$59	4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.2%	--		
Tier 1 risk based capital ratio	14.3%	14.0%	--		
Total risk based capital ratio	15.6%	15.3%	--		
Return on equity ¹	10.7%	7.9%	--		
Return on assets ¹	1.2%	0.8%	--		
Net interest margin ¹	3.5%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	383.2%	279.3%	--		
Loss provision to net charge-offs (qtr)	250.0%	7100.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.3%	1.5%	0.1%	0.1%	--
Closed-end 1-4 family residential	0.1%	4.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	1.0%	--
Other consumer	0.2%	0.2%	0.8%	0.5%	--
Commercial & Industrial	0.0%	0.0%	0.2%	0.0%	--
Commercial real estate	0.2%	0.0%	0.0%	0.0%	--
Total loans	0.5%	0.6%	0.1%	0.0%	--